

September 30, 2017

| Earnings to Average Assets | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer |
|---|----------------|--------------|---------------|----------------|----------------|-----------------|------------------|------------------|-----------------|---------------------|------------------|
| YTD Annualized | <2mm | 2-5mm | 5-10mm | 10-20mm | 20-50mm | 50-100mm | 100-200mm | 200-500mm | 500mm-1B | GT 1 Billion | ALL FICUs |
| Investment Yield | 0.50% | | 1.14% | 0.78% | 1.54% | 0.99% | 0.75% | 1.26% | 0.90% | 0.28% | 0.99% |
| Loan Yield | 8.49% | | 5.37% | 1.09% | 6.41% | 4.45% | 4.14% | 4.51% | 4.21% | 3.75% | 4.12% |
| Net Loan Yield After NCOs | 7.83% | | 5.15% | 0.91% | 5.76% | 4.03% | 3.98% | 4.04% | 3.71% | 3.52% | 3.75% |
| Asset Yield | 5.90% | | 3.49% | 0.91% | 5.02% | 3.16% | 3.10% | 3.41% | 3.63% | 3.37% | 3.44% |
| Cost of Funds | -0.22% | | -0.22% | -0.04% | -0.44% | -0.32% | -0.46% | -0.45% | -0.60% | -0.73% | -0.58% |
| Gross Spread | 5.68% | | 3.27% | 0.88% | 4.58% | 2.83% | 2.63% | 2.96% | 3.03% | 2.64% | 2.86% |
| Provision Expense | -0.07% | | -0.12% | -0.21% | -0.62% | -0.26% | -0.10% | -0.32% | -0.45% | -0.35% | -0.35% |
| Net Spread after Provision Expense | 5.60% | | 3.15% | 0.66% | 3.96% | 2.57% | 2.54% | 2.65% | 2.58% | 2.29% | 2.51% |
| Total Non-Interest Income | 1.62% | | 1.26% | 1.16% | 1.20% | 1.08% | 1.61% | 1.92% | 1.50% | 2.33% | 1.87% |
| Total Non-Interest Expense | -7.22% | | -3.84% | -1.96% | -4.33% | -3.09% | -3.44% | -3.95% | -3.42% | -2.99% | -3.36% |
| Net Operating Expense | -5.60% | | -2.58% | -0.81% | -3.13% | -2.01% | -1.83% | -2.03% | -1.92% | -0.66% | -1.49% |
| Non-Operating Gains (Losses) | 0.00% | | 0.00% | 0.00% | -0.02% | -0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| OTTI Losses Recognized in Earnings | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| NCUSIF Stabilization Expense | -0.06% | | 0.00% | -0.03% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| NCUSIF Recovery/Pass-back | 0.00% | | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Return on Assets (ROA with Provision for LL) | -0.06% | | 0.57% | -0.18% | 0.81% | 0.56% | 0.70% | 0.61% | 0.65% | 1.64% | 1.01% |
| Net Charge-Offs | -0.44% | | -0.12% | -0.10% | -0.47% | -0.27% | -0.11% | -0.33% | -0.43% | -0.21% | -0.30% |
| ROA (with Net Charge-offs) | -0.42% | | 0.57% | -0.07% | 0.96% | 0.55% | 0.69% | 0.60% | 0.68% | 1.77% | 1.07% |
| ROA with Provision for LL - W/O NCUSIF Expense | 0.00% | | 0.58% | -0.14% | 0.81% | 0.55% | 0.70% | 0.61% | 0.66% | 1.64% | 1.01% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | -0.37% | | 0.57% | -0.04% | 0.96% | 0.54% | 0.69% | 0.60% | 0.68% | 1.77% | 1.07% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -3.69% | | -1.86% | -1.29% | -2.13% | -1.51% | -1.94% | -1.98% | -1.87% | -1.91% | -1.89% |
| Travel and Conference Expense | -0.07% | | -0.01% | 0.00% | -0.05% | -0.04% | -0.07% | -0.06% | -0.03% | -0.09% | -0.06% |
| Office Occupancy Expense | -0.59% | | -0.22% | -0.09% | -0.28% | -0.20% | -0.28% | -0.25% | -0.19% | -0.13% | -0.19% |
| Office Operations Expense | -1.18% | | -1.21% | -0.36% | -0.87% | -0.76% | -0.73% | -0.96% | -0.57% | -0.47% | -0.64% |
| Educational and Promotional Expense | -0.07% | | -0.01% | 0.00% | -0.06% | -0.10% | -0.14% | -0.12% | -0.17% | -0.22% | -0.17% |
| Loan Servicing Expense | -0.15% | | -0.15% | -0.17% | -0.45% | -0.15% | -0.14% | -0.24% | -0.19% | -0.14% | -0.18% |
| Professional and Outside Services | -1.18% | | -0.17% | 0.00% | -0.32% | -0.20% | -0.04% | -0.30% | -0.33% | -0.02% | -0.18% |
| Member Insurance | -0.07% | | 0.00% | -0.05% | 0.00% | -0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Operating Fees (Exam. and/or Supervision Fees) | 0.00% | | -0.02% | -0.01% | -0.02% | -0.02% | -0.02% | -0.02% | -0.02% | -0.01% | -0.02% |
| Miscellaneous Operating Expenses | -0.22% | | -0.19% | 0.00% | -0.17% | -0.11% | -0.09% | -0.03% | -0.05% | 0.00% | -0.04% |
| Total Non-Interest Expense | -7.22% | | -3.84% | -1.96% | -4.33% | -3.09% | -3.44% | -3.95% | -3.42% | -2.99% | -3.36% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 6.14% | | 3.63% | 1.19% | 4.98% | 3.40% | 3.44% | 3.61% | 3.85% | 3.48% | 3.62% |
| Average Cost of Funds | -0.27% | | -0.24% | -0.05% | -0.48% | -0.38% | -0.52% | -0.51% | -0.65% | -0.79% | -0.65% |
| FTE Employee / \$million of Loans & Share Drafts | 2.49 | | 0.63 | 0.97 | 0.39 | 0.42 | 0.43 | 0.37 | 0.28 | 0.26 | 0.31 |
| Compensation & Benefits / FTE Emp. | \$23,556 | | \$40,573 | \$19,470 | \$59,915 | \$47,272 | \$45,482 | \$60,825 | \$67,952 | \$68,354 | \$63,131 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$52,856 | | \$25,110 | \$27,473 | \$24,461 | \$18,339 | \$19,498 | \$23,244 | \$19,189 | \$17,865 | \$19,478 |
| Operating Expense / Loans & Share Drafts | -10.30% | | -5.18% | -3.91% | -4.98% | -3.76% | -3.45% | -4.65% | -3.51% | -2.79% | -3.46% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 2.28% | | 1.70% | 3.07% | 1.38% | 1.32% | 1.61% | 2.26% | 1.54% | 2.17% | 1.92% |
| Net Operating Expense / Loans & Share Drafts | -8.02% | | -3.48% | -0.84% | -3.60% | -2.44% | -1.84% | -2.38% | -1.97% | -0.62% | -1.54% |
| Operating Expense / Operating Revenue | 99.54% | | 85.48% | 87.81% | 76.78% | 79.83% | 37.01% | 82.32% | 78.51% | 65.67% | 74.43% |
| Total Fixed Assets / Shares & Equity | 0.07% | | 1.61% | 2.03% | 1.91% | 2.68% | 6.45% | 3.32% | 2.79% | 4.08% | 3.56% |
| Net Loans to Total Shares and Deposits | 57.2% | | 56.6% | 38.9% | 75.6% | 59.8% | 79.8% | 78.2% | 86.3% | 95.7% | 86.0% |
| Members / FTE Employee | 264.00 | | 393.63 | 259.57 | 382.44 | 340.21 | 253.95 | 361.45 | 342.63 | 312.49 | 330.76 |

September 30, 2017

| Balance Sheet Mixes | Peer <2mm | Peer 2-5mm | Peer 5-10mm | Peer 10-20mm | Peer 20-50mm | Peer 50-100mm | Peer 100-200mm | Peer 200-500mm | Peer 500mm-1B | Peer GT 1 Billion | Peer ALL FICUs |
|---|---------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| ASSETS | | | | | | | | | | | |
| Cash and Cash Equivalents | 3.4% | | 1.5% | 2.0% | 0.8% | 1.1% | 1.3% | 0.7% | 0.9% | 0.7% | 0.8% |
| Total Investments | 47.7% | | 44.7% | 60.5% | 29.6% | 43.3% | 20.8% | 26.2% | 17.1% | 11.7% | 19.1% |
| Unsecured Credit Card Loans/Lines of Credit | 0.0% | | 5.3% | 4.0% | 2.1% | 2.0% | 1.2% | 2.2% | 1.8% | 4.2% | 2.8% |
| All Other Unsecured Loans/Lines of Credit | 6.5% | | 4.2% | 2.1% | 4.1% | 2.9% | 1.5% | 1.7% | 2.6% | 0.6% | 1.7% |
| Short-Term Small Amount Loans (STS) | 0.0% | | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Non-Federally Guaranteed Student Loans | 0.0% | | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.4% | 0.0% | 0.0% | 0.1% |
| New Vehicle Loans | 6.6% | | 11.6% | 17.2% | 8.6% | 2.9% | 3.3% | 11.8% | 17.6% | 15.0% | 13.6% |
| Used Vehicle Loans | 35.1% | | 22.3% | 9.0% | 33.4% | 19.0% | 18.3% | 28.8% | 27.0% | 19.6% | 23.7% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.0% | | 7.5% | 0.0% | 14.4% | 20.0% | 37.0% | 17.5% | 24.5% | 34.7% | 27.0% |
| Total Other Real Estate Loans/Lines of Credit | 0.0% | | 0.1% | 0.0% | 4.0% | 4.6% | 5.8% | 3.8% | 2.5% | 6.3% | 4.5% |
| Leases Receivable | 0.0% | | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total All Other Loans/Lines of Credit to Members | 0.0% | | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Other Loans (Purchased or to non-members) | 0.0% | | 0.0% | 1.9% | 0.0% | 0.0% | 0.5% | 0.0% | 0.1% | 1.2% | 0.5% |
| Total Loans and Leases | 48.2% | | 51.1% | 34.1% | 66.6% | 51.4% | 67.6% | 66.4% | 76.0% | 81.7% | 74.0% |
| Less: Allowance for Loan & Lease Losses | -1.4% | | -0.4% | -0.3% | -0.7% | -0.6% | -0.2% | -0.3% | -0.5% | -0.4% | -0.4% |
| Net Loans and Leases | 46.7% | | 50.7% | 33.8% | 65.9% | 50.8% | 67.4% | 66.1% | 75.5% | 81.3% | 73.6% |
| Total Other Assets | 2.2% | | 3.1% | 3.7% | 3.7% | 4.7% | 10.5% | 7.0% | 6.5% | 6.3% | 6.5% |
| TOTAL ASSETS | 100.0% | | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| LIABILITIES, SHARES, AND EQUITY | | | | | | | | | | | |
| Total Liabilities | 0.0% | | 0.1% | 0.0% | 0.2% | 4.8% | 6.4% | 3.7% | 3.7% | 5.9% | 4.7% |
| Share Drafts | 3.3% | | 17.1% | 14.9% | 13.2% | 16.3% | 18.9% | 17.9% | 12.5% | 16.8% | 15.8% |
| Regular Shares | 72.2% | | 53.7% | 72.9% | 43.5% | 47.2% | 20.8% | 26.7% | 33.7% | 15.5% | 25.8% |
| Money Market Shares | 0.0% | | 0.0% | 0.0% | 10.1% | 5.2% | 15.9% | 17.1% | 14.4% | 12.9% | 13.7% |
| Share Certificates | 8.7% | | 11.2% | 0.0% | 13.2% | 14.5% | 18.8% | 15.8% | 21.5% | 30.8% | 23.1% |
| IRA/KEOGH Accounts | 0.0% | | 1.3% | 0.0% | 5.0% | 2.5% | 5.2% | 4.3% | 5.8% | 5.3% | 5.0% |
| All Other Shares | 0.0% | | 6.9% | 0.0% | 1.1% | 0.1% | 5.1% | 2.1% | 0.2% | 1.9% | 1.5% |
| Non-Member Deposits | 0.0% | | 0.0% | 0.0% | 1.9% | 0.0% | 0.2% | 0.9% | 0.0% | 2.2% | 1.1% |
| Total Shares and Deposits | 84.2% | | 90.3% | 87.8% | 88.1% | 85.9% | 84.7% | 84.8% | 88.1% | 85.4% | 86.1% |
| Total Equity | 15.8% | | 9.6% | 12.2% | 11.7% | 9.3% | 8.8% | 11.4% | 8.2% | 8.6% | 9.2% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 100.0% | | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Net Worth | 15.8% | | 9.6% | 12.2% | 11.7% | 9.7% | 8.8% | 11.6% | 8.7% | 8.8% | 9.5% |
| Total Equity + Allow. for Loan Loss | 17.3% | | 10.0% | 12.5% | 12.4% | 9.9% | 9.1% | 11.7% | 8.7% | 9.0% | 9.6% |
| Balance Sheet Growth YTD Annualized | | | | | | | | | | | |
| Total Investments | 133.6% | | 46.5% | -65.3% | 120.5% | 66.0% | 10.5% | 56.1% | 299.5% | 8079.8% | 162.3% |
| Total Loans and Leases | -50.9% | | -16.3% | -115.3% | 25.9% | -52.6% | -24.4% | 17.4% | -6.4% | 7.0% | -1.2% |
| TOTAL ASSETS | -4.1% | | 5.1% | -99.5% | 46.1% | -23.0% | -17.3% | 26.8% | 12.3% | 26.4% | 15.5% |
| Total Liabilities | 0.0% | | -5.4% | -132.4% | -46.1% | 16.6% | 43.6% | 32.6% | 368.7% | 989.3% | 244.2% |
| Total Shares and Deposits | -4.8% | | 5.0% | -99.0% | 46.5% | -24.2% | -20.9% | 27.1% | 8.4% | 17.9% | 11.1% |
| Equity Capital | -0.5% | | 6.1% | -101.2% | 46.3% | -26.6% | -9.8% | 22.2% | 9.3% | 20.3% | 12.1% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | -4.1% | | 5.1% | -99.5% | 46.1% | -23.0% | -17.3% | 26.8% | 12.3% | 26.4% | 15.5% |

September 30, 2017

| Loan Quality | Peer <2mm | Peer 2-5mm | Peer 5-10mm | Peer 10-20mm | Peer 20-50mm | Peer 50-100mm | Peer 100-200mm | Peer 200-500mm | Peer 500mm-1B | Peer GT 1 Billion | Peer ALL FICUs |
|--|--------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Delinquent Loans / Net Loans | 4.61% | | 0.44% | 0.05% | 1.05% | 1.51% | 1.32% | 0.70% | 0.57% | 0.42% | 0.61% |
| Delinquent Loans / Total Capital | 12.9% | | 2.3% | 0.1% | 5.6% | 7.8% | 9.8% | 4.0% | 5.0% | 3.8% | 4.7% |
| Delinquent Loans + OREO / Net Loans + OREO | 5.7% | | 0.4% | 0.0% | 1.2% | 1.8% | 1.5% | 0.8% | 0.7% | 0.4% | 0.7% |
| Delinquent Loans > 6mo / Delinquent Loans | 32.5% | | 7.5% | 100.0% | 7.5% | 22.5% | 23.0% | 17.3% | 10.1% | 7.7% | 13.3% |
| Allowance for Loan Losses/Net Loans | 3.09% | | 0.82% | 0.88% | 1.00% | 1.18% | 0.35% | 0.41% | 0.63% | 0.48% | 0.54% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$14 | | \$15 | \$0 | \$182 | \$496 | \$920 | \$1,128 | \$2,975 | \$10,402 | \$977 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$6 | | \$1 | \$2 | \$10 | \$115 | \$185 | \$220 | \$311 | \$872 | \$131 |
| Loans 12 months and over Delinquent (\$000s) | \$1 | | \$0 | \$0 | \$5 | \$28 | \$90 | \$15 | \$22 | \$0 | \$19 |
| Total Delinquent Loans (\$000s) | \$20 | | \$16 | \$2 | \$197 | \$639 | \$1,195 | \$1,363 | \$3,308 | \$11,274 | \$1,126 |
| Delinquency by Category | | | | | | | | | | | |
| Unsecured Credit Card | 0.00% | | 0.03% | 0.26% | 0.59% | 0.52% | 0.52% | 0.45% | 0.22% | 0.73% | 0.51% |
| STS Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Non-Federally Guaranteed Student Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 3.17% | 0.00% | 3.84% | 0.00% | 0.00% | 3.79% |
| New Vehicle Loans | 0.00% | | 0.00% | 0.00% | 0.24% | 0.61% | 1.00% | 0.45% | 0.36% | 0.38% | 0.39% |
| Used Vehicle Loans | 6.34% | | 0.47% | 0.00% | 1.13% | 1.21% | 1.18% | 0.75% | 0.99% | 0.64% | 0.84% |
| 1st Mortgage Fixed | 0.00% | | 0.90% | 0.00% | 0.13% | 1.48% | 1.59% | 0.30% | 0.11% | 0.19% | 0.30% |
| 1st Mortgage Adj | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.96% | 1.05% | 0.00% | 0.12% | 0.31% |
| Other RE Fixed | 0.00% | | 0.00% | 0.00% | 0.00% | 0.38% | 3.88% | 1.97% | 0.38% | 0.50% | 0.83% |
| Other RE Adj | 0.00% | | 0.00% | 0.00% | 0.00% | 0.45% | 1.48% | 0.25% | 0.00% | 0.22% | 0.29% |
| Leases Receivable | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| All Other Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Indirect Loans | 0.00% | | 0.00% | 0.00% | 1.08% | 2.16% | 0.30% | 0.70% | 0.75% | 0.53% | 0.65% |
| Total 1st Mortgage Loans | 0.00% | | 0.90% | 0.00% | 0.11% | 1.20% | 1.19% | 0.46% | 0.11% | 0.16% | 0.30% |
| MBL Delinquency Rate | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| MBL Delinquency as % of Total RE Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| YTD Annualized | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 0.65% | | 0.21% | 0.18% | 0.65% | 0.43% | 0.16% | 0.47% | 0.51% | 0.24% | 0.37% |
| Recoveries / Charge-Offs | 0.00% | | 40.74% | 26.47% | 25.46% | 23.76% | 35.84% | 12.82% | 16.44% | 9.61% | 15.49% |
| Expected Charge-Offs / Net Loans | 1.09% | | 0.14% | 0.39% | 0.46% | 0.41% | 0.53% | 0.27% | 0.27% | 0.16% | 0.25% |
| Provision for Loan Losses/Net Charge-Offs | 16.7% | | 96.9% | 204.0% | 132.0% | 94.8% | 87.0% | 97.3% | 106.2% | 164.7% | 119.9% |
| Prov. for Loan Losses/Expected Charge-Offs | 10.3% | | 151.4% | 96.3% | 188.3% | 99.7% | 25.5% | 169.3% | 199.0% | 245.3% | 176.5% |
| Bankruptcies / Net Loans | 1.12% | | 0.12% | 1.05% | 1.18% | 0.59% | 0.84% | 0.64% | 0.71% | 0.38% | 0.57% |
| Total Amount of Loans Charged-Off (\$000s) | \$4 | | \$14 | \$45 | \$156 | \$340 | \$278 | \$966 | \$3,745 | \$7,144 | \$831 |
| Total Amount of Recoveries (\$000s) | \$0 | | \$6 | \$12 | \$40 | \$81 | \$100 | \$124 | \$616 | \$687 | \$129 |
| Net Charge Offs (\$000s) | \$4 | | \$9 | \$33 | \$116 | \$259 | \$178 | \$842 | \$3,129 | \$6,457 | \$702 |
| Net Charge-Offs by Category | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.00% | | 0.82% | 1.01% | 0.33% | 0.44% | 0.74% | 0.53% | 0.67% | 1.18% | 0.84% |
| STS Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Non-Federally Guaranteed Student Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| New Vehicle Loans | 0.00% | | 0.00% | 0.00% | -0.11% | 0.14% | -0.09% | 0.19% | 0.22% | 0.24% | 0.21% |
| Used Vehicle Loans | 0.00% | | 0.21% | -0.07% | 0.80% | 0.93% | 0.21% | 0.66% | 0.75% | 0.40% | 0.59% |
| Total 1st Mortgage RE Loans/LOC | 0.00% | | 0.00% | 0.00% | 0.00% | 0.05% | 0.00% | 0.17% | 0.00% | 0.00% | 0.02% |
| Total Other RE Loans/ LOC | 0.00% | | 0.00% | 0.00% | 0.00% | 0.13% | 0.00% | 0.07% | 0.22% | 0.02% | 0.06% |
| Leases Receivable | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| All Other Loans | 2.69% | | 0.00% | 1.30% | -5.35% | -0.32% | 2.56% | 0.27% | 0.07% | 0.21% | 0.16% |
| Indirect Loans | 0.00% | | 0.00% | 0.00% | 0.77% | 1.72% | 0.09% | 0.51% | 0.42% | 0.25% | 0.36% |
| Number of Credit Unions in Each Peer Group: | 2 | | 5 | 1 | 7 | 6 | 3 | 6 | 3 | 1 | 34 |

September 30, 2017

| Concentration Risk (% of Net Worth) | Peer <2mm | Peer 2-5mm | Peer 5-10mm | Peer 10-20mm | Peer 20-50mm | Peer 50-100mm | Peer 100-200mm | Peer 200-500mm | Peer 500mm-1B | Peer GT 1 Billion | Peer ALL FICUs |
|---|----------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Deposits in Commercial Banks, S&Ls, Savings Banks | 0.00% | | 33.47% | 47.75% | 9.84% | 17.57% | 10.87% | 8.14% | 0.62% | 0.00% | 4.26% |
| Credit Unions - Deposits in and Loans to | 0.00% | | 10.16% | 31.84% | 0.00% | 6.94% | 0.00% | 0.00% | 0.00% | 0.00% | 0.52% |
| Total Investments in Corporate Credit Unions* | 37.19% | | 93.10% | 38.70% | 51.21% | 42.60% | 44.92% | 22.86% | 2.05% | 0.00% | 12.77% |
| Marketable Securities | 0.00% | | 0.00% | 0.00% | 7.52% | 71.00% | 55.24% | 64.01% | 4.00% | 24.91% | 33.02% |
| All Other Investments | 160.35% | | 283.73% | 365.47% | 161.82% | 286.46% | 105.28% | 110.95% | 162.18% | 92.20% | 129.85% |
| Total Investments | 301.40% | | 464.47% | 497.30% | 252.18% | 444.67% | 235.89% | 226.58% | 196.67% | 132.58% | 201.04% |
| Unsecured Loans | 41.05% | | 99.35% | 50.06% | 52.90% | 49.93% | 30.90% | 34.35% | 49.78% | 55.20% | 47.32% |
| Vehicle Loans | 263.16% | | 352.58% | 215.02% | 357.66% | 225.07% | 244.09% | 350.87% | 513.31% | 393.02% | 393.94% |
| New Vehicle Loans | 41.75% | | 121.11% | 141.34% | 73.04% | 30.14% | 36.89% | 102.15% | 202.29% | 170.55% | 143.72% |
| Used Vehicle Loans | 221.40% | | 231.47% | 73.68% | 284.62% | 194.93% | 207.21% | 248.72% | 311.02% | 222.47% | 250.22% |
| Total Real Estate | 0.00% | | 79.36% | 0.00% | 156.99% | 252.46% | 484.57% | 184.73% | 311.49% | 464.11% | 332.60% |
| 1st Mortgage | 0.00% | | 78.36% | 0.00% | 123.00% | 205.53% | 418.89% | 151.76% | 282.27% | 392.86% | 284.64% |
| 1st Mortgage Fxd | 0.00% | | 78.36% | 0.00% | 100.80% | 167.39% | 154.00% | 118.94% | 265.99% | 219.06% | 194.97% |
| 1st Mortgage Adj | 0.00% | | 0.00% | 0.00% | 22.20% | 38.14% | 264.89% | 32.82% | 16.28% | 173.80% | 89.67% |
| 2nd Mortgage | 0.00% | | 1.00% | 0.00% | 33.99% | 46.92% | 65.68% | 32.96% | 29.22% | 71.25% | 47.96% |
| Closed-End Fxd | 0.00% | | 1.00% | 0.00% | 3.29% | 4.73% | 3.34% | 1.77% | 11.11% | 3.87% | 5.13% |
| Closed-End Adj | 0.00% | | 0.00% | 0.00% | 0.10% | 0.51% | 0.00% | 0.39% | 0.00% | 0.00% | 0.13% |
| Open-End Adj | 0.00% | | 0.00% | 0.00% | 17.56% | 27.28% | 51.82% | 28.33% | 14.09% | 67.38% | 39.38% |
| Open-End Fxd | 0.00% | | 0.00% | 0.00% | 13.03% | 14.40% | 10.52% | 2.47% | 4.03% | 0.00% | 3.32% |
| Other RE Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Leases Receivable | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| All Other Loans/Lines of Credit to Members | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Loans | 304.21% | | 531.30% | 280.49% | 567.54% | 527.59% | 765.03% | 574.05% | 875.47% | 926.11% | 780.37% |
| Indirect Loans | 0.00% | | 0.00% | 0.00% | 88.93% | 41.98% | 24.80% | 205.67% | 462.14% | 406.64% | 319.18% |
| Percent of Vehicle Loans | 0.00% | | 0.00% | 0.00% | 24.86% | 18.65% | 10.16% | 58.62% | 90.03% | 103.47% | 81.02% |
| Business Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Participation Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 2.50% | 0.00% | 10.76% | 0.00% | 0.00% | 2.86% |
| Total Mortgage Exposure** | 0.00% | | 79.36% | 0.00% | 163.23% | 264.09% | 484.57% | 216.44% | 312.02% | 464.11% | 341.60% |
| Total Real Estate | 0.00% | | 79.36% | 0.00% | 156.99% | 252.46% | 484.57% | 184.73% | 311.49% | 464.11% | 332.60% |
| RE Business Loans | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Mortgage-Backed Investments | 0.00% | | 0.00% | 0.00% | 6.24% | 11.63% | 0.00% | 31.72% | 0.53% | 0.00% | 9.00% |
| Federal Agency Securities (Mtg Backed) | 0.00% | | 0.00% | 0.00% | 6.24% | 11.63% | 0.00% | 31.72% | 0.53% | 0.00% | 9.00% |
| Total Other Mortgage Backed Securities | 0.00% | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |



